

From: [G.D. Gamber](#)
To: candy@upstatelawgroup.com; brad@charitablesharing.com
Cc: ["Kate Snyder"](#)
Subject: RE: PAC ?
Date: Wednesday, February 26, 2014 11:45:57 PM
Importance: High

Candy,

Thank you for the email. PAC is the company that I told you about on the phone that would be dealing directly with your firm moving forward. In the event of a default (after 3 consecutively missed payments) PAC will step in and effectively buy the debt from the buyer in exchange for a Corporate issued promissory note between PAC and the buyer.

This way here you will be dealing with PAC as opposed to the distributors and the multitude of buyers. Hopefully you remember this conversation that you and I had, but if not; please let me know. Lastly, who is Brian Davis? Thank you, Ma'am and I look forward to the feedback.

From: Candy Kern-Fuller [mailto:candy@upstatelawgroup.com]
Sent: Wednesday, February 26, 2014 9:39 PM
To: G. D. Gamber; brad@charitablesharing.com
Cc: Kate Snyder
Subject: PAC ?

Dear Brad/Kate/Drew:

I got a phone call today from Brian Davis about a new "third-party product" he called PAC and he asked me if I was aware of it yet. I am not.

He said that it had "gone live" and that it would change the way we fund the product that was previously the suicide wrapper.

Can I get some clarity on this please?

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**** CERTIFIED MEDIATOR AND ARBITRATOR FOR OVER 10 YEARS ****

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